



**DALAN
ADJUSTMENT**
CORPORATION
est. 1971

21 North Plank Road
Newburgh, NY 12550
845-568-3440
845-568-3433 FAX

November 8, 2007

Derek Spada
Basch & Keegan, LLP
307 Clinton Avenue
P.O. Box 4235
Kingston, NY 12402

RE: Rodney & Paula Eddie
Fire Loss of 8/1/06

Dear Mr. Spada:

Regarding your letter of November 6, 2007, be advised that I graduated from Sienna College, Albany, NY in 1964 and went to work for Royal Indemnity Insurance Co. as an adjuster and then supervisor and then assistant claims manager. After 10 years I went to work with Charles Catanzaro at Dalan Adjustment Corp. and have been there since working as a Public Adjuster. Our function is to prepare claims and handle negotiations on the insured's behalf.

On or about August 8, 2006 I was retained by Mr. Rod Eddy to assist him for a fire that occurred on August 1, 2006 at 1067 State Route 52, Walden, NY. Our office prepared an estimate of damages totaling \$342,264.52. I had made several visits to the loss and on occasion met with Peter Diana of The MacDonald Companies, from Woodridge, CT. Based on my education and experience, it is my humble opinion that the damages exceeded the insurable value and therefore it is a total loss and the insurance carrier should pay the policy limit.

Throughout my career I have testified at trial, however, not recently in the last 5 years. In the event that I am required to testify in this matter, my fee is \$350 per day or any part thereof.

• ADJUSTERS for the INSURED •

Feel free to contact me at any time.

Yours truly,


S. Stephen Zambito

SSZ:ls